

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Juanita A Lewis  
DebtorCase No. 15-00960-JAF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-3

User: heatherb  
Form ID: B9APage 1 of 2  
Total Noticed: 34

Date Rcvd: Mar 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2015.

db +Juanita A Lewis, 2564 Summer Tree Rd E, Jacksonville, FL 32246-2448  
 25343650 +ARM, PO Box 129, Thorofare, NJ 08086-0129  
 25343647 +Access Receivables, PO Box 1377, Cockeysville, MD 21030-6377  
 25343649 +Allied Interstate, PO Box 1954, Southgate, MI 48195-0954  
 25343652 Cci, Contract Callers I, Augusta, GA 30901  
 25343654 Comcast, P.O. Box 530099, Atlanta, GA 30353-0099  
 25343655 +Continental Emergency Svcs, 111 Bulifants Blvd, suite B, Williamsburg, VA 23188-5711  
 25343659 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610  
 25343661 +Ginnys/Swiss Colony Inc, Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364  
 25343663 +KRS Holdings, Inc., 1360 East Parham Road, Suite 200, Henrico, VA 23228-2366  
 25343668 National Credit Adjustors, PO Box 32023-327 W 4th St, Hutchinson, KS 67504  
 25343670 +Progressive, 10619 South Jordan Gateway, Suite 100, South Jordan, UT 84095-3974  
 25343672 +Strayer University, 2303 Dulles Station Blvd, Herndon, VA 20171-6354

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: max@maxstorylaw.com Mar 06 2015 23:31:25 Max Story, Collins & Story, PA,  
 233 E Bay Street, Suite 920, Jacksonville, FL 32202-3456  
 tr EDI: EPIQSYS.COM Mar 06 2015 23:28:00 Gordon P. Jones, P O Box 600459,  
 Jacksonville, FL 32260-0459  
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Mar 06 2015 23:32:10  
 United States Trustee - JAX 13/7, Office of the United States Trustee,  
 George C Young Federal Building, 400 West Washington Street, Suite 1100,  
 Orlando, FL 32801-2210  
 25343646 +EDI: AAEO.COM Mar 06 2015 23:28:00 Aarons Rent to Own, 10740 Atlantic Blvd,  
 Jacksonville, FL 32225-2926  
 25343648 +EDI: ALLIANCEONE.COM Mar 06 2015 23:28:00 Allianceone, 1684 Woodlands Dr Ste 15,  
 Maumee, OH 43537-4093  
 25343653 +EDI: CITICORP.COM Mar 06 2015 23:28:00 Citibank, 701 East 60th Street, N.,  
 Sioux Falls, SD 57104-0493  
 25343654 E-mail/Text: CENBSR\_Bankruptcy@comcast.com Mar 06 2015 23:33:13 Comcast,  
 P.O. Box 530099, Atlanta, GA 30353-0099  
 25343656 +EDI: CCS.COM Mar 06 2015 23:28:00 Credit Collection Services, Two Wells Ave,  
 Newton Center, MA 02459-3246  
 25343657 +EDI: CCS.COM Mar 06 2015 23:28:00 Credit Collections Svc, Po Box 773,  
 Needham, MA 02494-0918  
 25343643 +E-mail/Text: donnah@coj.net Mar 06 2015 23:33:13 Duval County Tax Collector,  
 231 Forsyth St. #130, Jacksonville FL 32202-3380  
 25343658 +E-mail/Text: bknotice@erccollections.com Mar 06 2015 23:32:37 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 25343660 +EDI: AMINFOFP.COM Mar 06 2015 23:28:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 25343644 EDI: FLDEPREV.COM Mar 06 2015 23:28:00 Florida Dept. of Revenue, Bankruptcy Unit,  
 P.O. Box 6668, Tallahassee, FL 32314-6668  
 25343662 EDI: IIC9.COM Mar 06 2015 23:28:00 IC Systems Inc, 444 Highway 96 E,  
 Saint Paul, MN 55127-2557  
 25343664 E-mail/Text: camanagement@mtb.com Mar 06 2015 23:32:11 M & T Bank, P.O. Box 900,  
 Millsboro, DE 19966  
 25343665 +EDI: MID8.COM Mar 06 2015 23:28:00 MCM, 8875 Aero Drive, San Diego, CA 92123-2251  
 25343666 +EDI: MERRICKBANK.COM Mar 06 2015 23:28:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201,  
 Old Bethpage, NY 11804-9001  
 25343667 +EDI: MID8.COM Mar 06 2015 23:28:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 25343669 +E-mail/Text: ABENTLEY@OKINUS.COM Mar 06 2015 23:31:27 Okinus, PO Box 691,  
 Pelham, GA 31779-0691  
 25343671 +EDI: PHINRJMA.COM Mar 06 2015 23:28:00 Rjm Acq Llc, 575 Underhill Blvd Suite 224,  
 Syosset, NY 11791-3416  
 25343645 +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Mar 06 2015 23:32:10 United States Trustee,  
 135 W Central Blvd, Suite 620, Orlando, FL 32801-2476  
 25343673 +EDI: AFNIVERIZONE.COM Mar 06 2015 23:28:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

25343651 ##+BCC Financial Mgt, 3230 W. Commercial Blvd., suite 200, Fort Lauderdale, FL 33309-3400

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 113A-3

User: heatherb  
Form ID: B9A

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2015

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2015 at the address(es) listed below:

Gordon P. Jones    gjones@epitrustee.com,    gjones@ecf.epiqsystems.com  
Max Story    on behalf of Debtor Juanita A Lewis    max@maxstorylaw.com,    rita@maxstorylaw.com  
United States Trustee - JAX 13/7    USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT**

Middle District of Florida

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on March 5, 2015 .  
 You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.  
 All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the  
 bankruptcy clerk's office cannot give legal advice.

***Creditors – Do not file this notice with any proof of claim you submit to the court.***

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juanita A Lewis  
 2564 Summer Tree Rd E  
 Jacksonville, FL 32246

Case Number:

3:15-bk-00960-JAF

Social Security/Taxpayer ID/Employer ID/Other Nos.:

xxx-xx-8345

Attorney for Debtor(s) (name and address):

Max Story  
 Collins & Story, PA  
 233 E Bay Street, Suite 920  
 Jacksonville, FL 32202-3456  
 Telephone number: 9043724109

Bankruptcy Trustee (name and address):

Gordon P. Jones  
 P O Box 600459  
 Jacksonville, FL 32260-0459  
 Telephone number: 904-262-7373

**Meeting of Creditors**

Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.

You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.

Date: **April 30, 2015**

Time: **01:00 PM**

Location: **FIRST FLOOR, 300 North Hogan St. Suite 1-200, Jacksonville, FL 32202**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts:**  
**June 29, 2015**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.****Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

300 North Hogan Street Suite 3-350  
 Jacksonville, FL 32202  
 Telephone number: 904-301-6490

**For the Court:**

Clerk of the Bankruptcy Court:  
 Lee Ann Bennett

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: March 6, 2015

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

**EXPLANATIONS**

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint – or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) – in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.